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MAY 03 2007

Fax

To: Examiner Stefanos Kamis

Re: 09/669,196 IDS, PTO Form 1449 etc.

Firm: United States Patent and Trademark Office **Date / Time:** May 3, 2007

Street Address:

Phone: (571) 272-6744

City, State Zip: Alexandria, VA 22313-1450

Fax: (571) 273-8300

cc:

No. of Pages: 9 (including cover)


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Message:

I hereby certify that this correspondence is being filed by facsimile and is addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: May 3, 2007

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

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PATENT

Paper No.

MAY 03 2007

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos.

MS: Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Information Disclosure Statement; and
2. PTO Form 1449 and Cited Art.


APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Ser. No. 09/669,196
Atty. Ref. Carr-P2-00
Art Unit 3691

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: May 3, 2007


Peter K. Trzyna
(Reg. No. 32,601)
(Customer No. 28710)

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I hereby certify that this correspondence is being filed by facsimile and is addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: May 3, 2007

Signed: 
Peter K. Trzyna (Reg. No. 42,601)

PATENT

Paper No.

Our File No. Carr-P2-00

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Examiner	:	KARMIS, Stefanos

MS: Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

SIR:

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

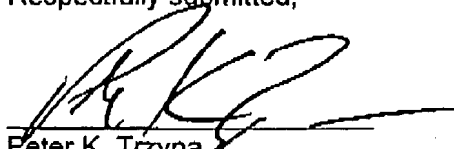
Ser. No. 09/669,196
Atty. Ref. Carr-P2-00
Art Unit 3691

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed after receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee is due. APPLICANT CLAIMS SMALL ENTITY STATUS. Should any additional fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

Date: May 3, 2007


Peter K. Trzyna
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MAY 03 2007

Page 1 of 1

Form PTO-1449 (modified)		Atty. Docket No. Carr-P2-00	Serial No. 09/669,196
List of Patents and Publications for Applicant's INFORMATION DISCLOSURE STATEMENT		Applicant: Philip Carragher, Steven Earl Webster	
		Filing Date: 25 September 2000	Group: 3961
(Use several sheets if necessary)			
U.S. Patent Documents See Page 1	Foreign Patent Documents See Page 1	Other Art See Page 1	

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date If App.
	A1						
	A2						
	A3						

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	"Stripped-Down or Jazzed Up". CardTrak Online, June 1993.

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

(C: 36468/CARR-P2-00.1449(4).DOC)